



Order Filed on November 16, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Brian E. Caine, Esq.  
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(856) 985-4059  
Attorney for Deutsche Bank National Trust Company,  
as certificate trustee on behalf of Bosco Credit II Trust  
Series 2010-1, its successors and/or assigns

In Re:

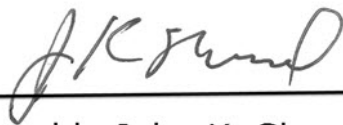
Marie Claire Coulanges

CASE NO. 19-16501-JKS  
Chapter: 13  
Hearing: November 12, 2020  
Judge: John K. Sherwood

**ORDER RESOLVING MOTION TO REDUCE CLAIM OF DEUTSCHE BANK**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 16,  
2020**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtors: Marie Claire Coulanges

Case No: 19-16501-JKS

Caption of Order: Order Resolving Motion to Reduce Claim of Deutsche Bank

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Upon consideration of the Debtor's Motion to Reduce Proof of Claim #1 filed by Deutsche Bank National Trust Company, as certificate trustee on behalf of Bosco Credit II Trust Series 2010-1 ("Deutsche Bank"), which said Motion was filed a docket number 50, and the opposition to said motion having been filed by Deutsche Bank at docket number 51, and

Upon the confirmed Chapter 13 plan which presently calls for the Debtor to pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor to pay directly to Deutsche Bank (outside the plan) monthly obligations due after the bankruptcy filing- consistent with 11 U.S.C §1332(b)(5), and

The current allowed claim for arrears is presently \$98,911.82, and said amount is being cured through the plan, and

Deutsche Bank, through its servicer Franklin Credit Management Corporation having received a payment in the amount of \$23,603.20 from the Township of Irvington to be credited towards the pre-petition arrears, and

The Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. The Debtor's Motion to Reduce Proof of Claim #1 is Granted, and the prepetition arrears amount in Proof of Claim #1 to be cured in full through the plan is reduced from \$98,911.82 to \$75,308.62.

In re:  
Marie Claire Coulanges  
Debtor(s)

Case No. 19-16501-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 16, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	+ Marie Claire Coulanges, 32 42nd Street, Irvington, NJ 07111-1254

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Andy Winchell	on behalf of Debtor Marie Claire Coulanges andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Brian E Caine	on behalf of Creditor Deutsche Bank National Trust Company as certificate trustee on behalf of Bosco Credit II Trust Series 2010-1 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Nov 16, 2020

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6